

Information to identify the case:

Debtor 1	<u>Dessie L. Johnson</u>	Social Security number or ITIN	xxx-xx-9767
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-24884-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dessie L. Johnson

10/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dessie L. Johnson
Debtor

Case No. 16-24884-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2021:

Recip ID	Recipient Name and Address
db	+ Dessie L. Johnson, 1641 Woodlynne Ave, Woodlynne, NJ 08107-2230
516354704	+ ABC Bail Bonds, Inc., 234 Mickle Boulevard, Camden, NJ 08103
516452121	+ ABC Bail Bonds, Inc., Morgan, Bornstein and Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
516400187	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516725547	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
518585876	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518585877	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
518654097	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654098	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
516320990	+ RMS, PO Box 280431, East Hartford, CT 06128-0431
516320988	+ Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
516320992	+ Stephen Einstein & Associates, PC, 39 Broadway, Ste 1250, New York, NY 10006-3089
516320993	+ Wen Hair Care, PO Box 2014, Harlan, IA 51593-0229

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 06 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516320976	+ EDI: AFNIRECOVERY.COM	Oct 07 2021 00:23:00	Afni, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
516320977	+ Email/Text: kristin.villneauve@allianceoneinc.com	Oct 06 2021 20:21:00	AllianceOne Receivables Management Inc., PO Box 3102, Southeastern, PA 19398-3102
516498746	EDI: BANKAMER.COM	Oct 07 2021 00:23:00	BANK OF AMERICA, N.A., PO Box 31785, Tampa, FL 33631-3785
516320978	+ EDI: BANKAMER.COM	Oct 07 2021 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516320979	EDI: CITICORP.COM	Oct 07 2021 00:23:00	Citibank, Attn: Corporate Bankruptcy Department, 7920 NW 110th St, Kansas City, MO 64153
516320980	+ EDI: COMCASTCBLCENT	Oct 07 2021 00:23:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
516320981	+ EDI: WFNNB.COM	Oct 07 2021 00:23:00	Comenity Bank/Fashion Bug, Po Box 182125, Columbus, OH 43218-2125

District/off: 0312-1

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Page 2 of 3

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516320982	+ EDI: CONVERGENT.COM	Oct 07 2021 00:23:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
516320983	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 06 2021 20:21:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
516320984	+ EDI: ESSL.COM	Oct 07 2021 00:23:00	Dish Network, PO Box 94063, Palatine, IL 60094-4063
516320986	+ Email/Text: bknotice@ercbpo.com	Oct 06 2021 20:21:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516320987	+ Email/Text: Banko@frontlineas.com	Oct 06 2021 20:21:00	Frontline Asset Strategies, LLC, 2700 Snelling Ave N, Ste 250, Saint Paul, MN 55113-1783
516466497	Email/PDF: resurgentbknottifications@resurgent.com	Oct 06 2021 20:25:04	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517644000	+ EDI: Q3G.COM	Oct 07 2021 00:23:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC 98083-0788
517643999	EDI: Q3G.COM	Oct 07 2021 00:23:00	Quantum3 Group LLC as agent for, Wollemi Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
516320989	+ Email/Text: bankruptcy@rentacenter.com	Oct 06 2021 20:21:00	Rent A Center, 2881 Mount Ephraim Ave, Camden, NJ 08104-3233
516360585	+ EDI: DRIV.COM	Oct 07 2021 00:23:00	Santander Consumer USA, PO BOX 560284, Dallas, TX 75356-0284
516320991	+ EDI: DRIV.COM	Oct 07 2021 00:23:00	Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244
516363645	+ EDI: DRIV.COM	Oct 07 2021 00:23:00	Santander Consumer USA Inc., PO Bx 961245, Ft. Worth TX 76161-0244

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517283507	*	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516320985	##+	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Oct 06, 2021

Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John A. Underwood	on behalf of Debtor Dessie L. Johnson johnunderwood@comcast.net Ardith@southjerseylawyers.com
Keith B. Morgan	on behalf of Creditor ABC Bail Bonds Inc. kmorgan@morganlaw.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Melissa N. Licker	on behalf of Creditor New Residential Mortgage LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Sindi Mncina	on behalf of Creditor Ditech Financial LLC smncina@raslg.com

TOTAL: 12